



Sonoma County Community Development Commission

Sonoma County Housing Authority

1440 Guerneville Road, Santa Rosa, CA 95403-4107

RE: Sonoma County Community Development Commission
Owner-Occupied Housing Rehabilitation Program

Thank you for your interest in the Sonoma County Community Development Commission's Housing Rehabilitation Program. An application package is enclosed.

This program uses federal, state, and local funds to provide low-interest loans to income-qualified households for the rehabilitation of residential properties. The maximum loan amount is typically \$24,000 for a mobile home or \$50,000 for a single-family home. Eligible property types are owner-occupied mobile homes and single-family homes.

The current interest rate is 3%. The loan term is 20 or 30 years, depending on the funding source. You may qualify for a deferred-payment loan which requires no monthly payments if you demonstrate that monthly payments would be a hardship. Otherwise, the loan is amortized and you would make monthly payments. Application approval is subject to funding availability.

In order to be considered for the program, you must provide documentation regarding your household income, assets, and home including evidence of insurance, evidence of ownership, mortgage information, etc. Please see the following pages for a list of documents you are required to submit. Do not submit your application without all required documentation.

Return your application and all documentation to us at:

Sonoma County Community Development Commission

Attention: Housing Rehab Program

1440 Guerneville Road

Santa Rosa, CA 95403

Our staff will evaluate your application to determine your eligibility for the program. If you are eligible, a Rehabilitation Specialist will conduct an assessment of your home, prepare a scope of work, and solicit bids for your project. You will be able to choose the contractor from all eligible bids. The contract will be between you and the contractor, but the Rehabilitation Specialist will manage the project, inspect the work, and process payments.

If you have any questions about the program or the application process and requirements, please contact Shelley Ticehurst at (707) 565-7553.

Regards,

Kirsten Larsen
Construction Services Manager
Sonoma County Community Development Commission

Enclosure



Telephone (707) 565-7500
FAX (707) 565-7583 • TDD (707) 565-7555





SONOMA COUNTY COMMUNITY DEVELOPMENT COMMISSION

1440 Guerneville Road | Santa Rosa, CA 95403 | Tel (707) 565 7500 | Fax (707) 565-7583

OWNER-OCCUPIED HOUSING REHABILITATION LOAN PROGRAM APPLICATION

Please review the list of required documentation and submit all relevant documents with your application. Applications are approved in order of completion, and will not be considered complete until all required documents have been received.

1. APPLICANT INFORMATION

Application date:		
Borrower* information: <i>*Must be owner-occupant of the property</i>	Name:	
	Phone:	
	Email:	
Co-borrower information:	Name:	
	Relationship to borrower:	
	Email:	
	Phone:	
Property address:		
Mailing address (if different):		
Other contact name/phone (optional):		
Does anyone in the household have a known sensitivity to construction-related airborne contaminants such as dust, mold, or commonly used construction chemicals and cleaners?		<input type="checkbox"/> Yes <input type="checkbox"/> No
DEMOGRAPHIC INFORMATION		
Is any household member permanently disabled?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any household member a veteran?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Please check one of the categories below that best describes your household race or ethnicity (optional):		
<input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander	<input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaskan Native & Black/African American <input type="checkbox"/> Other Multi-Racial	
Is the household ethnicity Hispanic?		<input type="checkbox"/> Yes <input type="checkbox"/> No

2. HOUSEHOLD INFORMATION

Please complete the following for all persons residing in the subject property. Use a separate sheet of paper for additional household members.

NAME	AGE	FULL-TIME STUDENT	RELATIONSHIP	SOCIAL SECURITY #
		<input type="checkbox"/> Yes <input type="checkbox"/> No	Head of Household	
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
Total number of persons in household:				

3. PROPERTY INFORMATION AND MONTHLY EXPENSES

PROPERTY INFORMATION	
Is your home a:	<input type="checkbox"/> Single-family home <input type="checkbox"/> Mobile home located in mobile home park <input type="checkbox"/> Mobile home on property you own
Do you own and currently occupy the above address?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Assessor's Parcel Number or APN (12-digit number found on your property tax bill; if applicable):	
PROPERTY TAXES (if applicable)	
Do you pay property taxes?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Assessment number:	
Annual total:	\$
MOBILE HOME INFORMATION (if applicable)	
Mobile home decal or serial number:	
Mobile home park name:	
Mobile home park manager phone number:	
Mobile home monthly space rent:	\$
Mobile home registration fees:	\$
HOMEOWNER'S INSURANCE (required)	
Do you have homeowners insurance (required)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Homeowner's insurance carrier:	
Policy number:	
Annual premium amount:	\$
Additional insurance carrier (earthquake, flood, etc., if applicable):	
Policy number:	
Annual premium amount:	\$

MORTGAGE INFORMATION (if applicable)			
Do you have a mortgage on your property?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Check if applicable to your mortgage:		<input type="checkbox"/> Reverse mortgage <input type="checkbox"/> Has a balloon payment <input type="checkbox"/> Has a variable interest rate	
First mortgage holder name:			
Balance:	\$	Monthly payment:	\$
Second mortgage holder name:			
Balance:	\$	Monthly payment:	\$

4. GROSS MONTHLY HOUSEHOLD INCOME

NAME OF EARNER	NAME OF INCOME SOURCE	MONTHLY AMOUNT
		\$
		\$
		\$
		\$
		\$
		\$
		\$
TOTAL MONTHLY INCOME:		\$

5. ASSETS

Please list all of the accounts you currently maintain or have an interest in. For the assets listed below, provide the name of the institution in which the assets are held and the account number, and include copies of relevant documentation.

Assets are

- Cash on hand
- Amount in checking and savings accounts
- All investment accounts
- Personal property held as an investment
- Cash value of trusts, except irrevocable trusts
- Cash value of life insurance policies
- Annuities in the applicant's name that could be liquidated
- Equity in real property (other than applicant's principal residence)
- Lump sum receipts such as:
 - Inheritances
 - Capital gains
 - Lottery winnings
 - Cash from sale of assets
 - Insurance settlements
 - Other claims

Assets are not

- Other personal property not described in Assets
- Equity in primary residence
- Retirement plans which, if withdrawn, would result in a penalty.

ASSET ACCOUNTS AND HOLDINGS		
NAME OF INSTITUTION	DESCRIPTION OF ASSET	ACCOUNT #

RETIREMENT ACCOUNTS/ANNUITIES		
NAME OF INSTITUTION	TYPE OF ASSET	ACCOUNT #
STOCKS & BONDS		
NAME OF INSTITUTION	TYPE OF ASSET	ACCOUNT #
NOTES/OTHER ASSETS		
TYPE OF ASSET (DESCRIBE)	MONTHLY INCOME	TOTAL VALUE
REAL PROPERTY (other than current residence)		
Do you own property other than your primary residence? <i>If yes, request a Rental Income Questionnaire and provide the property address(es) below.</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No
Property address 1:		
Property address 2:		

6. ABOUT YOUR HOME

Number of bedrooms:					
Number of bathrooms:					
Utilities you pay: <i>Check yes or no to indicate whether you pay for this utility or not, and check the fuel source as applicable to your home.</i>	Space heating:	<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<i>Fuel source:</i>	<input type="checkbox"/> Natural Gas	<input type="checkbox"/> Propane	<input type="checkbox"/> Electric	<input type="checkbox"/> Wood
	Cooking:	<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<i>Fuel source:</i>	<input type="checkbox"/> Natural Gas	<input type="checkbox"/> Propane	<input type="checkbox"/> Electric	
	Water heating:	<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<i>Fuel source:</i>	<input type="checkbox"/> Natural Gas	<input type="checkbox"/> Propane	<input type="checkbox"/> Electric	
	Water:	<input type="checkbox"/> Yes <input type="checkbox"/> No			
	Sewer:	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Garbage:	<input type="checkbox"/> Yes <input type="checkbox"/> No				

7. REQUIRED DOCUMENTATION

In order to be considered for the Program, you must submit documentation verifying income and assets for all members of your household. You may be eligible for a deferred payment option wherein no payments are due for 20 or 30 years depending on available funding source if your housing expenses exceed 30% of your income, so we ask for documents verifying your housing expenses. In addition, in accordance with standard underwriting procedures, you must submit documentation that will allow us to verify your identity, your ownership and control of the property, and evidence of sufficient homeowner's insurance.

Please submit the following documents with your application, as applicable to any members of your household. A household is defined as all the people who occupy your housing unit.

GENERAL

- ☐ Signed, complete application
- ☐ "Protect Your Family from Lead in Your Home" acknowledgement page
- ☐ A copy of each applicant's driver's license or other state-issued photo ID
- ☐ Current schedule of classes for any adult in the household who will claim full-time student status

INCOME

- ☐ Wages/salaries: Current pay stub(s) showing year-to-date (YTD) gross income
- ☐ Unemployment/disability income: award letter from Employee Development Department, State Disability Office, worker's compensation provider, severance letter from employer
- ☐ Written verification of tips, commissions, or other income

RETIREMENT INCOME

- ☐ The current benefit verification letter or award letter from every benefit received by any household member, such as Social Security, NBRC, or SSI. If you need to request a Social Security benefit letter, call 1-800-772-1213 or request one online at www.ssa.gov/myaccount/
- ☐ Current statement or award letter from pension source

BUSINESS INCOME

- ☐ A signed and dated current year-to-date profit and loss statement, showing net business income
- ☐ The last two years' income tax returns

OTHER INCOME

- ☐ Current Notice of Action from Temporary Assistance to Needy Families (TANF), General Assistance (GA), or other welfare program
- ☐ Trust Funds: A ledger showing any disbursements made directly to you or on your behalf over the past 12 months (e.g., bills paid, items purchased, etc.). Not required for Special Needs Trusts.
- ☐ Court documents verifying the amount of child support or alimony received
- ☐ Regular contributions or gifts received from organizations or persons not residing in the household
- ☐ Rent paid by any household member
- ☐ Written documentation of any other source of income

ASSETS

- ☐ Bank Accounts: The two most current statements for every account held by every household member. Submit complete bank statements—include each page of each statement, even if the page is blank or appears to have no information on it. Do not submit transaction history printed out from your online account. If you do not have bank statements, you can request them directly from your bank. Provide written explanation of deposits over \$250. (Bank accounts include checking, savings, credit union, money market, brokerage accounts.)
- ☐ Other Assets: The two most current statements for any assets such as Certificates of Deposit, stocks, bonds, life insurance policies with a cash surrender value, etc. Include each page of each statement, even

if the page is blank or appears to have no information on it. Do not submit a printout of your online account information. If you do not have statements, you can request them directly from your financial institution.

OTHER INVESTMENTS

If you own any real estate as an investment or hold any promissory notes, submit the following:

- ☐ Property tax statement for any investment real estate held by any household member (not the household's primary residence)
- ☐ Most recent statement for mortgage, line of credit, or any other loans against the property
- ☐ Copy of any promissory note(s) you hold, showing the total amount owed and the interest rate charged
- ☐ If anyone in the household receives rental income from investment properties, request a Rental Income Questionnaire

PROPERTY INFORMATION

Submit the following documents relevant to the household's primary residence:

- ☐ Most current property tax statement
- ☐ Declarations page for homeowners insurance policy showing the type and amount of coverage, the annual premium, and a current policy expiration date.
- ☐ Declarations page for any other property insurance (flood, earthquake, etc.).
- ☐ Most current statement for mortgage, line of credit, or any other loans against the property
- ☐ If the title to your home is held in a trust, a copy of the trust agreement, showing that that the applicant(s) have the legal right to encumber the property

For mobile homes only:

- ☐ Copy of the HCD Certificate of Title
- ☐ Most current HCD Registration Card showing the amount of registration fees paid
- ☐ Most current mobile home park space rent statement

Real property or mobile home sited on real property only:

- ☐ Copy of the Grant Deed for the property, showing ownership interest and the property's legal description

8. APPLICATION AND LOAN FEES

These services listed below may be required as part of application underwriting:

- Credit report on each loan applicant
- Structural pest control and other inspections or tests necessary to determine property condition
- Lead and asbestos risk assessments
- For loans intended to be secured by real estate, an appraisal of the market value of the property, preliminary title report, and title insurance

Charges for these services will be included in any loan made, if required. There will be no charge to the applicant for these services if the application is not approved. If the applicant makes a *voluntary* decision not to proceed with the loan after approval, and if there is no other reason why the project cannot proceed, the applicant must reimburse the Commission for the costs incurred for these expenses incurred in evaluating the application.

9. CERTIFICATION

I/we certify that:

- I/we am/are the property owner(s) of record.
- I/we have read and understand the policies and procedures detailed in the Program Design.
- I/we meet program qualifications and will abide by such conditions set forth in the application and all conditions which may be issued by the Commission in the implementation of this project.

I/we declare under penalty of perjury that all the information that we submit is true and accurate to the best of my/our knowledge. I/we understand that failure to disclose all financial information or the submission of incorrect information may result in denial of financial assistance.

Applicant Signature

Date

Co-applicant Signature

Date

Print Name

Print Name

Please submit application to: Sonoma County Community Development Commission
ATTN: Housing Rehabilitation Loan Program
1440 Guerneville Road
Santa Rosa, CA 95403

REQUEST FOR CONSUMER CREDIT INFORMATION

In connection with a credit transaction initiated by the undersigned consumer or consumers involving the extension of credit, and in accordance with Civil Code section 1785.11 and 1785.12, the undersigned hereby instructs you to provide the following information to the Sonoma County Community Development Commission. A photostatic copy of my signature may be used to obtain any or all of the information stated below.

All information regarding the matters indicated below:

1. Mortgages
2. Any previous or present credit, whether on a closed or open status
3. A full credit report on my/our previous and present credit history
4. Mobile home space rent

This authorization shall remain in effect until _____

Applicant Signature: _____ Date: _____

Print Name: _____

Social Security Number: _____

Co- Applicant Signature: _____ Date: _____

Print Name: _____

Social Security Number: _____

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one- to four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the

Secretary of Business, Consumer Services and Housing

915 Capitol Mall, Suite 350-A

Sacramento, CA 95814

916-653-4090 ❖ info@bcsh.ca.gov

ACKNOWLEDGMENT OF RECEIPT: I/WE RECEIVED A COPY OF THIS NOTICE.

Signature of Applicant

Date

Signature of Co-Applicant

Date

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES

If this loan is for the purchase, construction, rehabilitation or refinancing of a housing accommodation, the following information is requested by the State of California and the Federal government to monitor this financial institution's compliance with the Housing Financial Discrimination Act, Equal Credit Opportunity Law, and Fair Housing Law. The law provides that a financial institution may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional. If you do not wish to furnish this information, please initial below. If you choose not to provide the information, Federal law requires us to note to the extent possible, the race or national origin and sex of the applicant(s) on the basis of visual observation or surname.

Applicant

I do not wish to furnish this information. **Initial:** _____

Race/National Origin:

- ☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White

Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Sex: ☐ Female ☐ Male

Co-Applicant

I do not wish to furnish this information. **Initial:** _____

Race/National Origin:

- ☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White

Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Sex: ☐ Female ☐ Male



Sonoma County Community Development Commission
Sonoma County Housing Authority
1440 Guerneville Road, Santa Rosa, CA 95403-4107

*Members of the
Commission*

James Gore
Chair

David Rabbitt
Vice Chair

Susan Gorin
Shirlee Zane
Lynda Hopkins

Margaret Van Vliet
Executive Director

Frequently Asked Questions about the Housing Rehabilitation Loan Program

The roof of my house leaks. Can you help?

The Sonoma County Community Development Commission offers low-interest loans to income-qualified owner-occupants of single-family and mobile homes to make necessary repairs to their dwellings through the Housing Rehabilitation Program. Loans are available to eligible property owners throughout unincorporated Sonoma County and to residents of Cloverdale, Cotati, Healdsburg, Rohnert Park, Sebastopol, Sonoma and the Town of Windsor. Leaking roofs, furnaces, wiring, plumbing, windows, doors and anything that may threaten your health and safety are some other examples of things that can be repaired.

Oh, it's a loan. I have bad credit.

In many cases, we can help anyway. Talk to us about your situation.

What are the loan terms?

3% interest, for 20 or 30 years depending on the available funding source, with no pre-payment penalty.

I already have a mortgage, and I can't afford another payment.

Having a mortgage is OK. Depending on your specific situation, we may be able to offer you a deferred payment loan, with no payments required during the life of the loan. The whole loan amount is paid back at the end of the loan term or whenever you sell your home. However, we do not lend behind reverse mortgages or mortgages that contain a balloon payment.

Are there other terms or conditions?

Yes, they vary depending on the available loan-funding source. We can explain those to you once we determine which funding source suits your needs.

How much can you lend me?

We can lend up to \$50,000 for repairs to a single-family house and \$24,000 for repairs to a mobile home. Other factors can affect the loan amount. We will explain those to you when you make an application.

How do I qualify?

You must own your home, meet the income guidelines and be current on your property taxes and/or mobile home registration fees. You must also have homeowner's insurance. These are the basics qualifications. We will explain other qualifications when you submit your application.



Telephone (707) 565-7500
FAX (707) 565-7583 • TDD (707) 565-7555



What are the income guidelines and who sets them?

HUD determines the income guidelines. They change slightly every year. The amount varies with the household size. Effective for the dates July 1, 2018, to June 30, 2019, the income limits are as follows:

<i>Household Size</i>	<i>Income Limit</i>
1	\$ 55,000
2	\$ 62,850
3	\$ 70,700
4	\$ 78,550
5	\$ 84,850
6	\$ 91,150
7	\$ 97,450
8	\$ 103,700

I have a single-family house, and I have been cited for Building Code violations. Can you help?

Maybe, depending on the violations. Any code violations have to be fixed as part of the project.

Are there other repairs that are required to be part of the project, too?

Everything that presents a danger to your health and safety, and all code violations, cited or not, must be corrected. If there are lead-based paint or asbestos hazards in the home, they must be addressed.

What else can be fixed on a mobile home?

Projects may include depending on conditions; re-roofing and gutter replacement, replacement of windows, and a new furnace and water heater, wall and ceiling repairs, structural repairs, re-blocking, handicap accessibility modifications, replacement of concrete walkways, porches, decks and stairs, painting and floor covering all may be eligible. Kitchen and bathroom rehabilitation may also be eligible, along with electrical and plumbing repairs

What about on a single-family house?

The same kinds of repairs are available, plus concrete perimeter foundations and septic system repair or replacement. We will go over the items once we have had an opportunity to meet with you and look at your home.

Wow! Is there any work that can't be done?

We can repair or replace most of the basic elements of your home provided the repair is related to your health and safety. Luxury items, like dishwashers, skylights, Jacuzzi® tubs, swimming pools, and built-in barbeques cannot be included in the project. We typically don't move walls, except for handicap accessibility.

Who determines what work is to be done?

You should make a list of items to discuss with us. We will meet with you, discuss your needs and the loan requirements, review the condition of your home, and provide you with a proposed scope of work.

Who does the work? Can I do it myself?

No, only a California licensed contractor can do the work. We manage the project and will conduct the competitive bidding process for you.

Do I have to use a Commission contractor or can I get my own contractor?

The Commission maintains a list of contractors whose background, character and references have checked out. They are invited to bid on projects that match the type of work they do. Your contractor can go through a simple process to be put on that list and if approved may bid on your project, too.

Does the Commission choose the contractor that does the work?

No. You can choose any contractor that submits an eligible bid.

Who pays the contractors?

Commission staff makes periodic inspections during the course of the project. Whenever the contractor submits a bill, we inspect the work to make certain that it is done correctly and to determine the percentage of completeness per the bill. The Commission sends the check directly to the contractor.

OK, if I apply today, how long will it take to get the repairs done?

That depends on the complexity of the project. After your loan approval the usual time frame is five or six months.

How do I get an application?

Give us a call at 565-7553, or visit our website at www.sonoma-county.org/cdc and click on Housing and Commercial Rehabilitation Loans from the menu on the left.

Do you need a lot of paperwork from me?

We must verify your income, assets, home ownership, property taxes, and insurance. There is a checklist of what is needed included in the application. Usually, it is pretty straightforward, and we can help you if you need it.

I've heard that I have to sign my home over to the Commission. Is that true?

No, you remain the owner. As your lender, we are listed on the mobile home title as having an interest in the mobile home. On a single-family house, we record a Deed of Trust for the cost of the project.

Is there ever anyone you cannot help?

Yes, we really can't help in an emergency situation. People whose income or assets exceed the limits set by HUD aren't eligible. Properties with negatively amortizing mortgages or balloon payments and situations with certain non-occupants on the title cannot qualify. In limited cases, bad credit, a recent bankruptcy, or a poor mortgage or space rent payment history may disqualify an applicant. Don't disqualify yourself. Talk with one of our staff about your situation when you apply and find out if we can help.

PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME

US EPA

After carefully reading the following notice entitled, "Protect Your Family from Lead in Your Home," please sign this receipt and return it with your application.

RECEIPT

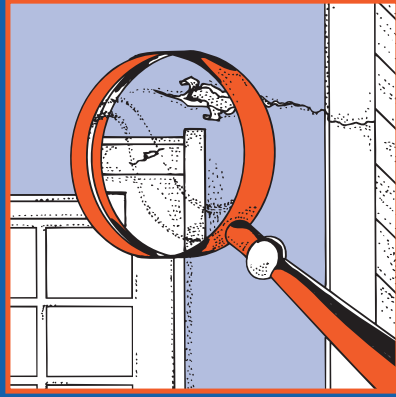
I have received a copy of the notice entitled "Protect Your Family from Lead in Your Home."

Print Full Name:

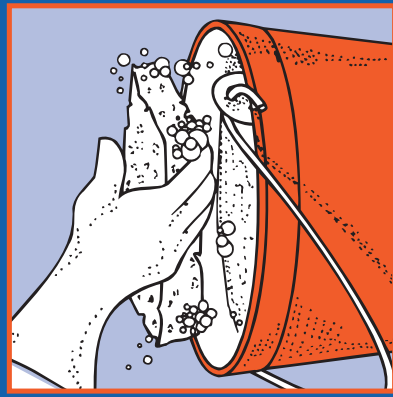
Signature:

Address:

Date:



Protect Your Family From Lead In Your Home



Simple Steps To Protect Your Family From Lead Hazards

If you think your home has high levels of lead:

- ◆ Get your young children tested for lead, even if they seem healthy.
- ◆ Wash children's hands, bottles, pacifiers, and toys often.
- ◆ Make sure children eat healthy, low-fat foods.
- ◆ Get your home checked for lead hazards.
- ◆ Regularly clean floors, window sills, and other surfaces.
- ◆ Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- ◆ Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.

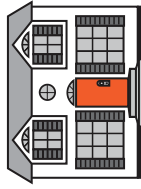


Recycled/Recyclable

Printed with vegetable oil based inks on recycled paper (minimum 50% postconsumer) process chlorine free.

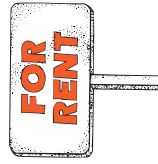
Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

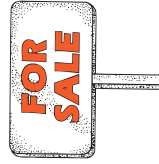


OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

FACT: Lead exposure can harm young children and babies even before they are born.

FACT: Even children who seem healthy can have high levels of lead in their bodies.

FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

FACT: Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

People can get lead in their body if they:

- ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ◆ Put their hands or other objects covered with lead dust in their mouths.
- ◆ Eat paint chips or soil that contains lead.

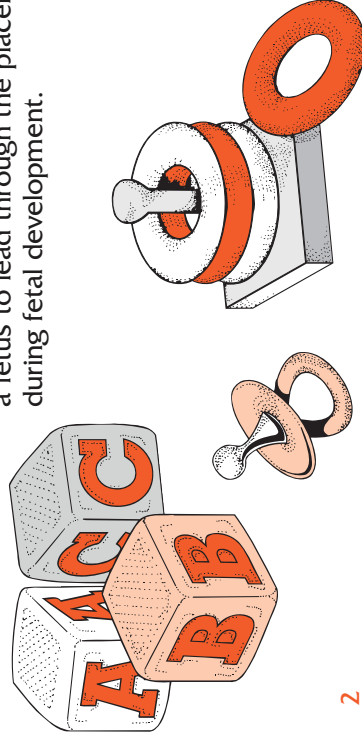
Lead is even more dangerous to children under the age of 6:

- ◆ At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
- ◆ Children's growing bodies absorb more lead.
- ◆ Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also dangerous to women of childbearing age:

- ◆ Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

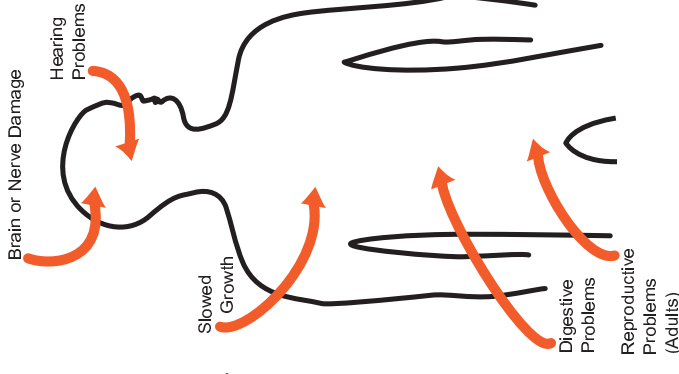
- ◆ Nervous system and kidney damage.
- ◆ Learning disabilities, attention deficit disorder, and decreased intelligence.
- ◆ Speech, language, and behavior problems.
- ◆ Poor muscle coordination.
- ◆ Decreased muscle and bone growth.
- ◆ Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

In adults, lead can cause:

- ◆ Increased chance of illness during pregnancy.
- ◆ Harm to a fetus, including brain damage or death.
- ◆ Fertility problems (in men and women).
- ◆ High blood pressure.
- ◆ Digestive problems.
- ◆ Nerve disorders.
- ◆ Memory and concentration problems.
- ◆ Muscle and joint pain.



Lead affects the body in many ways.

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- ◆ In homes in the city, country, or suburbs.
- ◆ In apartments, single-family homes, and both private and public housing.
- ◆ Inside and outside of the house.
- ◆ In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead.

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- ◆ Children at ages 1 and 2.
- ◆ Children or other family members who have been exposed to high levels of lead.
- ◆ Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- ◆ Windows and window sills.
- ◆ Doors and door frames.
- ◆ Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- ◆ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors.
- ◆ 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- ◆ 400 parts per million (ppm) and higher in play areas of bare soil.
- ◆ 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

You can get your home tested for lead in several different ways:

- ◆ A paint **inspection** tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- ◆ A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- ◆ A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- ◆ Visual inspection of paint condition and location.
- ◆ A portable x-ray fluorescence (XRF) machine.
- ◆ Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.

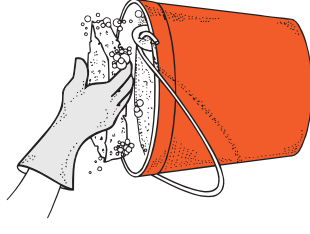
Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.



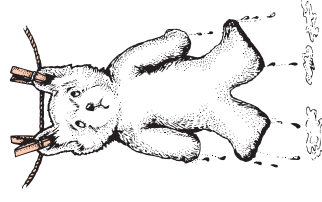
What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- ◆ If you rent, notify your landlord of peeling or chipping paint.
- ◆ Clean up paint chips immediately.
- ◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.



- ◆ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.



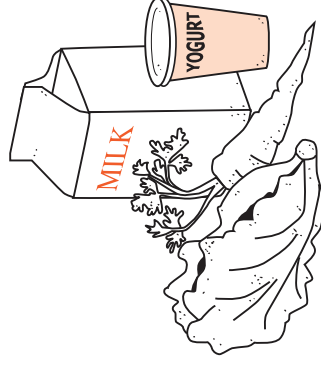
- ◆ Wash children's hands often, especially before they eat and before nap time and bed time.

- ◆ Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.

- ◆ Keep children from chewing window sills or other painted surfaces.

- ◆ Clean or remove shoes before entering your home to avoid tracking in lead from soil.

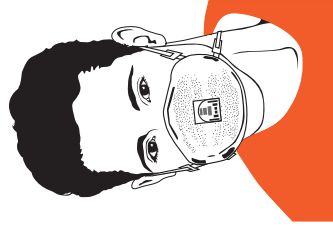
- ◆ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.



Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ◆ You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called “interim controls”) are not permanent solutions and will need ongoing attention.
- ◆ To **permanently** remove lead hazards, you should hire a certified lead “abatement” contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- ◆ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors;
- ◆ 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills; and
- ◆ 400 $\mu\text{g}/\text{ft}^2$ for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

Remodeling or Renovating a Home With Lead-Based Paint



Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- ◆ **Have the area tested for lead-based paint.**
- ◆ **Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper** to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ **Temporarily move your family** (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.

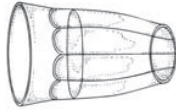
If not conducted properly, certain types of renovations can release lead from paint and dust into the air.

- ◆ **Follow other safety measures to reduce lead hazards.** You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure “Reducing Lead Hazards When Remodeling Your Home.” This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



Other Sources of Lead

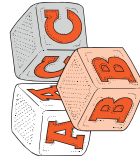


- ◆ **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:

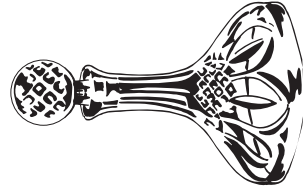
- Use only cold water for drinking and cooking.
- Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

While paint, dust, and soil are the most common sources of lead, other lead sources also exist.

- ◆ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.



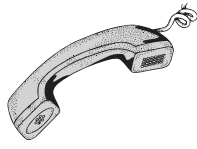
- ◆ Old painted **toys** and **furniture**.
- ◆ Food and liquids stored in **lead crystal** or **lead-glazed pottery or porcelain**.
- ◆ **Lead smelters** or other industries that release lead into the air.
- ◆ **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- ◆ **Folk remedies** that contain lead, such as “greta” and “azarcon” used to treat an upset stomach.



For More Information

The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/**.

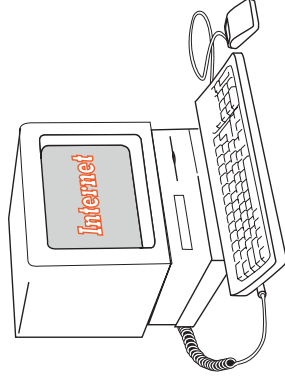


EPA's Safe Drinking Water Hotline

Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's Web site at: **www.cpsc.gov**.



Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at **www.epa.gov/lead** or contact the National Lead Information Center at **1-800-424-LEAD**.

For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
1 (888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-81)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
(ARTD-RALI)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center

Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Central Regional Center

Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

Western Regional Center

Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

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U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

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